

Fill in this information to identify your case:

Debtor 1 Saboor Ahmad Khaliq
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 24-18837
(If known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from *Schedule A/B* \$ 0.00

1b. Copy line 62, Total personal property, from *Schedule A/B* \$ 3,047.00

1c. Copy line 63, Total of all property on *Schedule A/B* **\$ 3,047.00**

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* \$ 525,436.17

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$ 0.00

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* + \$ 62,838.47

Your total liabilities **\$ 588,274.64**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I* \$ 3,700.00

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J* \$ 4,849.40

Debtor 1

Saboor Khaliq

First Name

Middle Name

Last Name

Case number (if known)

24-18837

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 3,700.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.

Total claim

From Part 4 on *Schedule E/F*, copy the following:

| | |
|------------------------------------------------------------------------------------------------------------------------------|-----------|
| 9a. Domestic support obligations (Copy line 6a.) | \$ 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$ 0.00 |
| 9d. Student loans. (Copy line 6f.) | \$ 0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | + \$ 0.00 |
| 9g. Total. Add lines 9a through 9f. | \$ 0.00 |

Fill in this information to identify your case:

| | | | |
|----------------------------------------------------------------|----------------------|-------------|-----------|
| Debtor 1 | Saboore Ahmad Khaliq | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of New Jersey | | | |
| Case number (if known) | 24-18837 | | |

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim Check only one box for each exemption | Specific laws that allow exemption |
|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 2014 Honda Accord Brief description: Line from <i>Schedule A/B</i> : 3.1 | \$ 1,550.00 | <input checked="" type="checkbox"/> \$ 1,550.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 USC § 522(d)(2) |
| 2015 Chevrolet Equinox Brief description: Line from <i>Schedule A/B</i> : 3.3 | \$ 1,497.00 | <input checked="" type="checkbox"/> \$ 1,497.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522 (d)(5) |
| Brief description: Line from <i>Schedule A/B</i> : | \$ _____ | <input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | |

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Fill in this information to identify your case:

Debtor 1 Saboor Ahmad Khaliq
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey
(State)

Case number 24-18837
 (If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

21

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 2,219.40

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 225.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1 Saboor Ahmad Khaliq
First Name Middle Name Last Name

Case number (if known) 24-18837

| | | Your expenses |
|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| 5. | Additional mortgage payments for your residence , such as home equity loans | \$ 0.00 |
| 6. | Utilities: | |
| 6a. | Electricity, heat, natural gas | \$ 210.00 |
| 6b. | Water, sewer, garbage collection | \$ 125.00 |
| 6c. | Telephone, cell phone, Internet, satellite, and cable services | \$ 25.00 |
| 6d. | Other. Specify: _____ | \$ 0.00 |
| 7. | Food and housekeeping supplies | \$ 425.00 |
| 8. | Childcare and children's education costs | \$ 0.00 |
| 9. | Clothing, laundry, and dry cleaning | \$ 80.00 |
| 10. | Personal care products and services | \$ 25.00 |
| 11. | Medical and dental expenses | \$ 0.00 |
| 12. | Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | \$ 350.00 |
| 13. | Entertainment, clubs, recreation, newspapers, magazines, and books | \$ 0.00 |
| 14. | Charitable contributions and religious donations | \$ 50.00 |
| 15. | Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. | Life insurance | \$ 0.00 |
| 15b. | Health insurance | \$ 0.00 |
| 15c. | Vehicle insurance | \$ 295.00 |
| 15d. | Other insurance. Specify: _____ | \$ 0.00 |
| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | \$ 0.00 |
| 17. | Installment or lease payments: | |
| 17a. | Car payments for Vehicle 1 | \$ 820.00 |
| 17b. | Car payments for Vehicle 2 | \$ 0.00 |
| 17c. | Other. Specify: _____ | \$ 0.00 |
| 17d. | Other. Specify: _____ | \$ 0.00 |
| 18. | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | \$ 0.00 |
| 19. | Other payments you make to support others who do not live with you. Specify: _____ | \$ 0.00 |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. | Mortgages on other property | \$ 0.00 |
| 20b. | Real estate taxes | \$ 0.00 |
| 20c. | Property, homeowner's, or renter's insurance | \$ 0.00 |
| 20d. | Maintenance, repair, and upkeep expenses | \$ 0.00 |
| 20e. | Homeowner's association or condominium dues | \$ 0.00 |

Debtor 1

Saboor Ahmad Khaliq

Case number (if known) 24-18837

First Name

Middle Name

Last Name

21. Other. Specify:

21. +\$ 0.00

+\$

+\$

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 4,849.40

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a

22b. \$

and 22b. The result is your monthly expenses.

22c. \$ 4,849.40

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 3,700.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 4,849.40

23c. Subtract your monthly expenses from your monthly income.

23c. \$ -1,149.40

The result is your monthly net income.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

| | | | |
|---------------------------------------------------------------|----------------------------|-------------|-----------|
| Debtor 1 | <u>Saboor Ahmad Khaliq</u> | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | <u></u> | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the District of New Jersey | | | |
| Case number | <u>24-18837</u> | | |
| (If known) | | | |

Official Form 106Dec

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

☒ No

☐ Yes. Name of person _____, Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

✘ /s/ Saboor Ahmad Khaliq

Signature of Debtor 1

x

Signature of Debtor 2

Date 11/06/2024
MM / DD / YYYY

Date _____
MM / DD / YYYY

| Fill in this information to identify your case: | | | |
|----------------------------------------------------------------|---------------------|-------------|-----------|
| Debtor 1 | Saboar Ahmad Khaliq | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of New Jersey | | | |
| Case number (if known) | 24-18837 | | |

☒ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral | What do you intend to do with the property that secures a debt? | Did you claim the property as exempt on Schedule C? |
|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| Creditor's name: Bank of America, NA Description of property securing debt: 201 Summerhill Rd. | <input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes |
| Creditor's name: Hntingtn Ntl Description of property securing debt: 2014 Honda Accord | <input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| Creditor's name: Ally Fincl Description of property securing debt: 2015 Chevrolet Equinox | <input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |

| Identify the creditor and the property that is collateral | What do you intend to do with the property that secures a debt? | Did you claim the property as exempt on Schedule C? |
|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| Creditor's name: Gm Financial | <input type="checkbox"/> Surrender the property. | <input checked="" type="checkbox"/> No |
| Description of property: 2021 Chevrolet Silverado | <input type="checkbox"/> Retain the property and redeem it. | <input type="checkbox"/> Yes |
| securing debt: | <input checked="" type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement. | |
| | <input type="checkbox"/> Retain the property and [explain]: | |

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

| Describe your unexpired personal property leases | Will the lease be assumed? |
|--------------------------------------------------|----------------------------|
|--------------------------------------------------|----------------------------|

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

| | |
|----------------------------------------------------------------------------------|-----------------------------------------------------------|
| <div>X</div> <div>/s/ Saboor Ahmad Khalig</div> <div>Signature of Debtor 1</div> | <div>X</div> <div></div> <div>Signature of Debtor 2</div> |
| <div>Date 11/06/2024</div> <div>MM/DD/YYYY</div> | <div>Date 11/06/2024</div> <div>MM/DD/YYYY</div> |